

**Fill in this information to identify the case:**

Debtor 1 Sandra Dee Moore

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 24-01334-JAW

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)

Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: \_\_\_\_\_

0 3 7 1

**Date of payment change:**

Must be at least 21 days after date of this notice 7/5/2025

**New total payment:**

\$ 731.94

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 186.15

New escrow payment: \$ 195.74

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Sandra Dee Moore  
First Name Middle Name Last Name

Case number (if known) 24-01334-JAW

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Janet M. Spears

Signature

Date 6/19/2025

Print: Janet M. Spears  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Aldridge Pite, LLP

Address 3333 Camino del Rio South, Suite 225  
Number Street

San Diego CA 92108  
City State ZIP Code

Contact phone (858) 750-7600

Email jspears@aldridgepite.com



Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
For Inquiries: 800-365-7107

SANDRA D MOORE  
1336 MOORE RD  
PORTERVILLE MS 39352

Analysis Date:

April 02, 2025

Loan:

Property Address:

1336 MOORE RD  
PORTERVILLE, MS 39352

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul 05, 2025	Prior Esc Pmt	July 05, 2024	Escrow Balance Calculation	
P & I Pmt:			\$536.20	\$536.20	P & I Pmt:	\$536.20	Due Date:	December 05, 2024
Escrow Pmt:			\$186.15	\$195.74	Escrow Pmt:	\$186.15	Escrow Balance:	\$473.58
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,303.05
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$420.60
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:			\$722.35	\$731.94	Total Payment:	\$722.35	Anticipated Escrow Balance:	\$1,356.03

  

Shortage/Overage Information		Effective Jul 05, 2025
Upcoming Total Annual Bills		\$2,348.86
Required Cushion		\$391.48
Required Starting Balance		\$935.00
Escrow Shortage		\$0.00

  

<b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 391.48. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 391.48 or 1/6 of the anticipated payment from the account.	
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**\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from July 2024 to June 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	912.15	(213.74)
Jul 2024	186.15		35.48	34.98	* Lender Placed Flood	1,062.82	(248.72)
Jul 2024			66.60	66.60	Lender Placed Hazard	996.22	(315.32)
Jul 2024			35.48		* Lender Placed Flood	960.74	(315.32)
Aug 2024	186.15		35.48	35.48	* Lender Placed Flood	1,111.41	(350.80)
Aug 2024			66.60	66.60	Lender Placed Hazard	1,044.81	(417.40)
Sep 2024	186.15		35.48	35.48	* Lender Placed Flood	1,195.48	(452.88)
Sep 2024		186.15	66.60	65.70	* Lender Placed Hazard	1,128.88	(332.43)
Oct 2024	186.15		35.48	34.98	* Lender Placed Flood	1,279.55	(367.41)
Oct 2024		372.30	66.60	66.60	* Lender Placed Hazard	1,212.95	(61.71)
Nov 2024	186.15		35.48	35.48	* Lender Placed Flood	1,363.62	(97.19)
Nov 2024		186.15	66.60	65.70	* Lender Placed Hazard	1,297.02	23.26
Dec 2024	186.15		1,008.80	1,087.06	* County Tax	474.37	(1,063.80)
Dec 2024			35.48	34.98	* Lender Placed Flood	438.89	(1,098.78)
Dec 2024			66.60	66.60	Lender Placed Hazard	372.29	(1,165.38)
Jan 2025	186.15		35.48	35.48	* Lender Placed Flood	522.96	(1,200.86)
Jan 2025		372.30	66.60	66.60	* Lender Placed Hazard	456.36	(895.16)
Feb 2025	186.15		35.48	35.48	* Lender Placed Flood	607.03	(930.64)
Feb 2025			66.60	61.32	* Lender Placed Hazard	540.43	(991.96)
Mar 2025	186.15		35.48	32.65	* Lender Placed Flood	691.10	(1,024.61)
Mar 2025		372.30	66.60		* Lender Placed Hazard	624.50	(652.31)
Apr 2025	186.15		35.48		* Lender Placed Flood	775.17	(652.31)
Apr 2025			66.60		* Lender Placed Hazard	708.57	(652.31)
May 2025	186.15		35.48		* Lender Placed Flood	859.24	(652.31)
May 2025			66.60		* Lender Placed Hazard	792.64	(652.31)
Jun 2025	186.15		35.48		* Lender Placed Flood	943.31	(652.31)
Jun 2025			66.60		* Lender Placed Hazard	876.71	(652.31)
					Anticipated Transactions	876.71	(652.31)
Mar 2025		P		69.67	Lender Placed Hazard		(721.98)
Mar 2025		P		35.48	Lender Placed Flood		(757.46)

Apr 2025		P	69.67	Lender Placed Hazard	(827.13)
Apr 2025		P	35.48	Lender Placed Flood	(862.61)
May 2025		P	69.67	Lender Placed Hazard	(932.28)
May 2025		P	35.48	Lender Placed Flood	(967.76)
Jun 2025		1,303.05P	69.67	Lender Placed Hazard	265.62
Jun 2025		P	35.48	Lender Placed Flood	230.14
	\$2,233.80	\$2,792.25	\$2,269.24	\$2,348.37	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing  
For Inquiries: 800-365-7107

Analysis Date:

April 02, 2025

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.  
Your unpaid pre-petition escrow Amount is \$1,125.89. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$1,125.89, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$1,125.89.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,356.03	935.00
Jul 2025	195.74	69.67	Lender Placed Hazard	1,482.10	1,061.07
Jul 2025		35.48	Lender Placed Flood	1,446.62	1,025.59
Aug 2025	195.74	69.67	Lender Placed Hazard	1,572.69	1,151.66
Aug 2025		35.48	Lender Placed Flood	1,537.21	1,116.18
Sep 2025	195.74	69.67	Lender Placed Hazard	1,663.28	1,242.25
Sep 2025		35.48	Lender Placed Flood	1,627.80	1,206.77
Oct 2025	195.74	69.67	Lender Placed Hazard	1,753.87	1,332.84
Oct 2025		35.48	Lender Placed Flood	1,718.39	1,297.36
Nov 2025	195.74	69.67	Lender Placed Hazard	1,844.46	1,423.43
Nov 2025		35.48	Lender Placed Flood	1,808.98	1,387.95
Dec 2025	195.74	1,087.06	County Tax	917.66	496.63
Dec 2025		69.67	Lender Placed Hazard	847.99	426.96
Dec 2025		35.48	Lender Placed Flood	812.51	391.48
Jan 2026	195.74	69.67	Lender Placed Hazard	938.58	517.55
Jan 2026		35.48	Lender Placed Flood	903.10	482.07
Feb 2026	195.74	69.67	Lender Placed Hazard	1,029.17	608.14
Feb 2026		35.48	Lender Placed Flood	993.69	572.66
Mar 2026	195.74	69.67	Lender Placed Hazard	1,119.76	698.73
Mar 2026		35.48	Lender Placed Flood	1,084.28	663.25
Apr 2026	195.74	69.67	Lender Placed Hazard	1,210.35	789.32
Apr 2026		35.48	Lender Placed Flood	1,174.87	753.84
May 2026	195.74	69.67	Lender Placed Hazard	1,300.94	879.91
May 2026		35.48	Lender Placed Flood	1,265.46	844.43
Jun 2026	195.74	69.67	Lender Placed Hazard	1,391.53	970.50
Jun 2026		35.48	Lender Placed Flood	1,356.05	935.02
	\$2,348.88	\$2,348.86			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,356.03. Your starting balance (escrow balance required) according to this analysis should be \$935.00.

We anticipate the total of your coming year bills to be 2,348.86. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$195.74
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$195.74

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.  
Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website [www.militaryonesource.mil/](http://www.militaryonesource.mil/).

Notice of Error or Information Request Address



You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English.**

**If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

ALDRIDGE PITE, LLP  
3333 Camino del Rio South  
Suite 225  
San Diego CA 92108  
Telephone: (858) 750-7600  
Facsimile: (619) 590-1385

**UNITED STATES BANKRUPTCY COURT**  
**SOUTHERN DISTRICT OF MISSISSIPPI – JACKSON DIVISION**

In re

SANDRA DEE MOORE,

Debtor(s).

Case No. 24-01334-JAW

Chapter 13

**PROOF OF SERVICE**

I, Kalynn P. Johnson, declare that:

I am employed by Aldridge Pite, LLP. My business address is: 3333 Camino del Rio South, Suite 225, San Diego CA 92108. I am over the age of eighteen years and not a party to this cause.

On July 8, 2025, I caused the NOTICE OF MORTGAGE PAYMENT CHANGE to be served in said case by electronic means through the court's CM/ECF system or through United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/Kalynn P. Johnson  
KALYNN P. JOHNSON

**SERVICE LIST**

**DEBTOR(S)**  
**(VIA US MAIL)**

Sandra Dee Moore  
1336 Moore Rd  
Porterville, MS 39352

**DEBTOR(S) ATTORNEY**  
**(VIA ELECTRONIC NOTICE)**

Thomas Carl Rollins, Jr  
The Rollins Law Firm, PLLC  
PO BOX 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com

**CHAPTER 13 TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

Torri Parker Martin  
Torri Parker Martin, Chapter 13 Bankruptcy Trustee  
200 North Congress Street, Ste. 400  
Jackson, MS 39201  
tpm@tpmartinch13.com

**U.S. TRUSTEE**  
**(VIA ELECTRONIC NOTICE)**

United States Trustee  
501 East Court Street  
Suite 6-430  
Jackson, MS 39201  
USTPRegion05.JA.ECF@usdoj.gov